


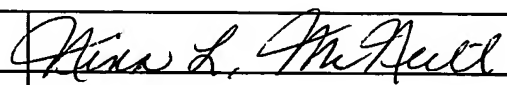
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PTO/SB/21 (09-04)

TRANSMITTAL FORM APR 06 2005 Do not be used for all correspondence after initial filing TRADEMARK OFFICE	Application Number	10/086,793
	Filing Date	March 1, 2002
	First Named Inventor	Turgeon, Paul Charles
	Art Unit	3621
	Examiner Name	Badii, Behrang
	Attorney Docket Number	040048-000110US
Total Number of Pages in This Submission		

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Response to Restriction Requirement Return Postcard
Remarks: The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Patrick M. Boucher		
Date	April 4, 2005	Reg. No.	44,037

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
Signature			
Typed or printed name	Nina L. McNeill	Date	April 4, 2005



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PATENT
Atty Docket No.: 040048-000110US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On April 4, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Nina L. McNeill
Nina L. McNeill

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Charles Turgeon

Application No.: 10/086,793

Filed: March 1, 2002

For: SYSTEM AND METHOD FOR
PERFORMING SECURE REMOTE
REAL-TIME FINANCIAL
TRANSACTIONS OVER A PUBLIC
COMMUNICATIONS
INFRASTRUCTURE WITH STRONG
AUTHENTICATION

Confirmation No. 1539

Examiner: Badii, Behrang

Art Unit: 3621

RESPONSE TO RESTRICTION
REQUIREMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The Office Action mailed March 4, 2005, requires restriction to one of four identified groups of claims:

- I. Claims 16-33;
- II. Claims 34-39 and 55-60;
- III. Claims 70-79; and
- IV. Claims 1-15, 40-54, 61-69 and 77-90.

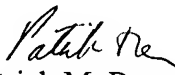
Applicant elects to prosecute the claims of Group IV without traverse.

Paul Charles Turgeon
Application No.: 10/086,793
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PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,


Patrick M. Boucher
Reg. No. 44,037

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